

FIG. 1

TO MERCHANT COMPUTER (300)

FIG. 3

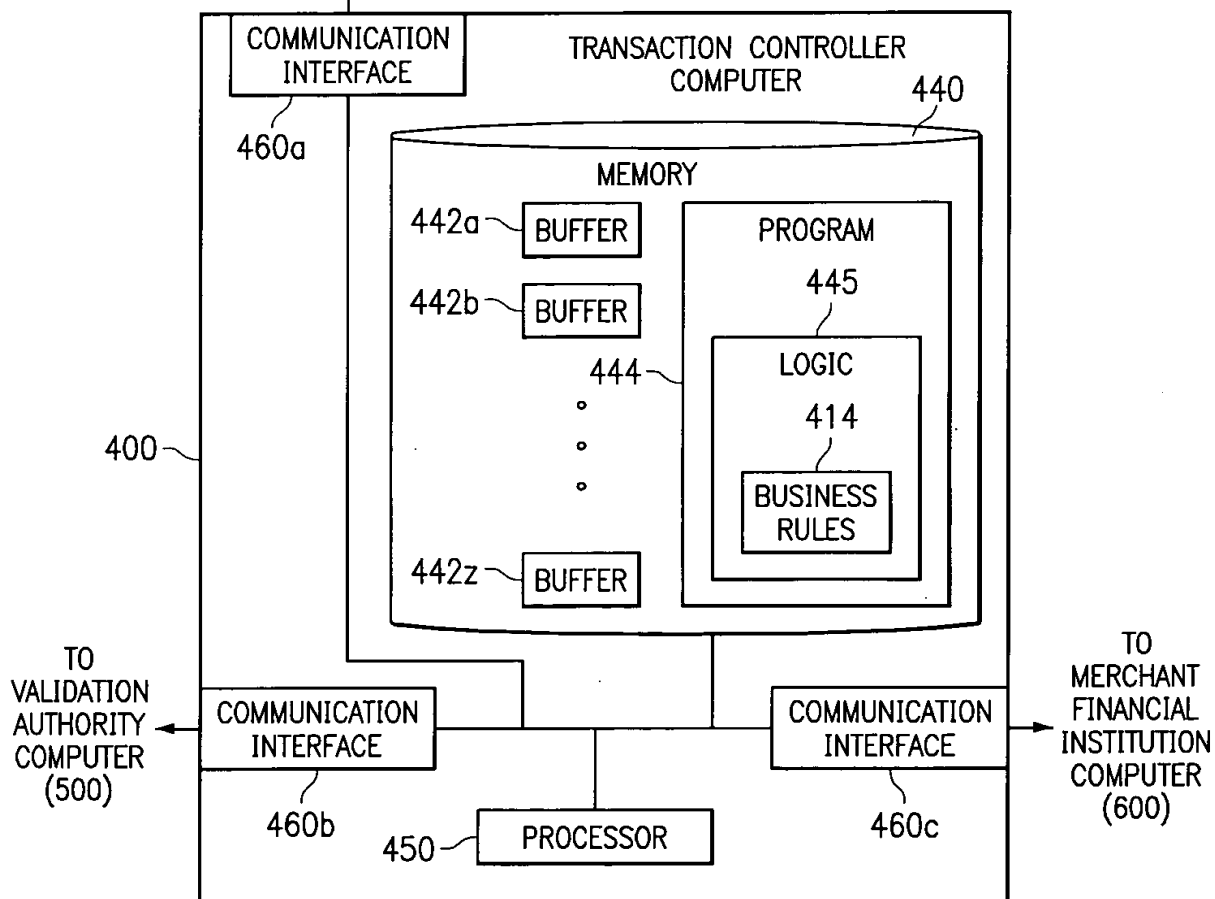


FIG. 2

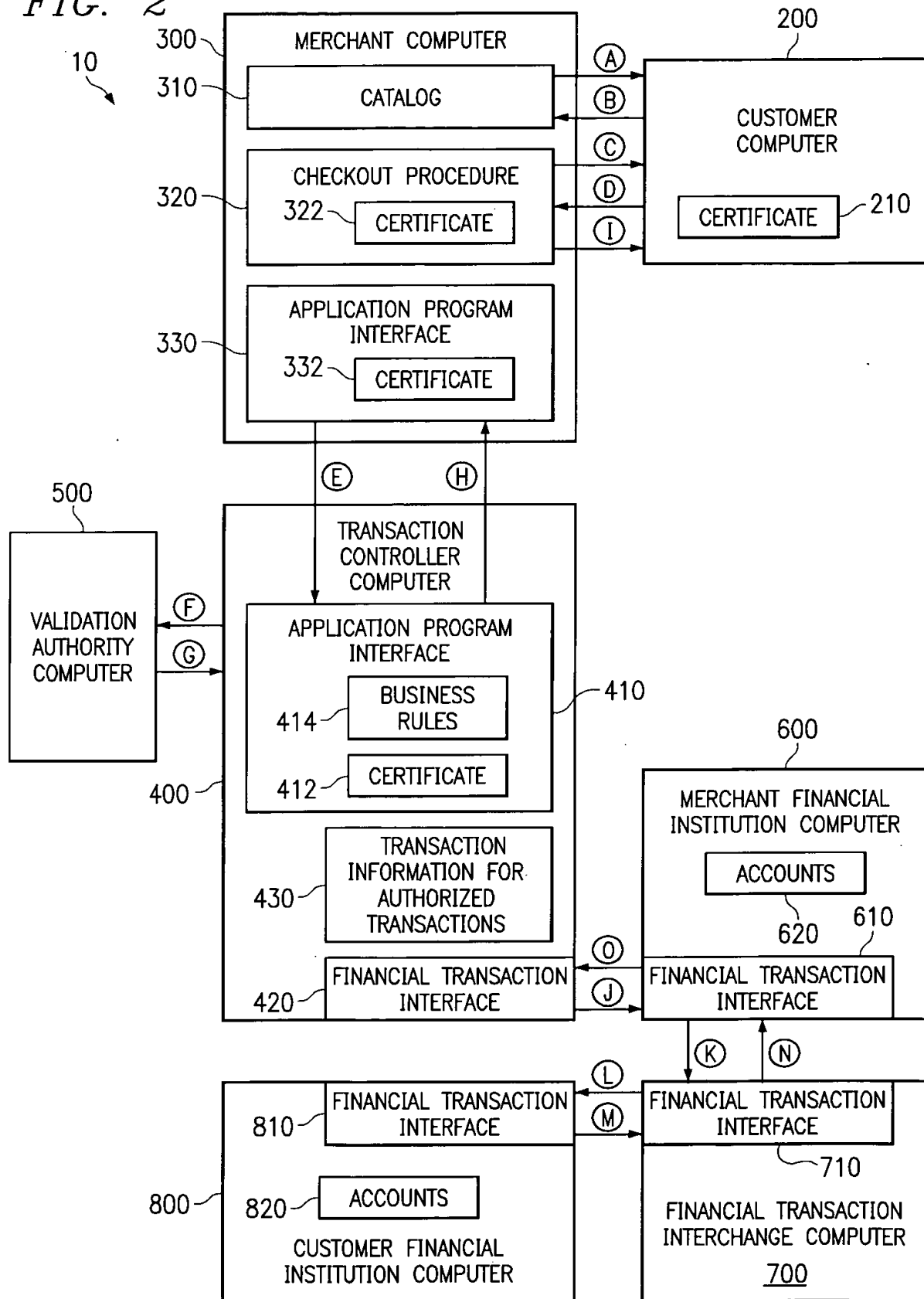


FIG. 4A

| BUFFER FOR MICRO-PAYMENT TRANSACTIONS | | |
|---------------------------------------|-----------------------|-------------------------|
| TIME OF TRANSACTION | AMOUNT OF TRANSACTION | CUSTOMER ACCOUNT NUMBER |
| 11/04/2000/0825 | 3.56 | 41283647 |
| 11/04/2000/0845 | 1.45 | 53291286 |
| : | : | : |
| : | : | : |
| : | : | : |

442a

FIG. 4B

| BUFFER FOR NON-MICRO-PAYMENT TRANSACTIONS | | | |
|---|-----------------------|-------------------------|--------------------|
| TIME OF TRANSACTION | AMOUNT OF TRANSACTION | CUSTOMER ACCOUNT NUMBER | AUTHORIZATION CODE |
| 11/04/2000/2311 | 108.42 | 53298641 | 681 |
| 11/04/2000/2313 | 54.21 | 41283647 | 711 |
| : | : | : | : |
| : | : | : | : |
| : | : | : | : |

442b

FIG. 5

